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DATE: January 18, 2005

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NUMBER OF PAGES (including this 11
page):

EMAIL: kway@soiplaw.com

TO: Mail Stop: Amendment
Commissioner for Patents

TELEPHONE:

RE: Application No. 09/378,018
Filed: 08/19/1999
Inventor: Fred S. Cook
Art Group: 3624
Examiner: Alain L. Bashore
Attorney Docket No. 1235

FAX: 703-872-9306

MESSAGE

Attachments: Transmittal Form – 1 page
Response to Office Action dated 11/3/04 – 9 pages

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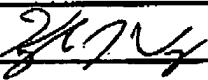
PTO/SB/21 (09-04)

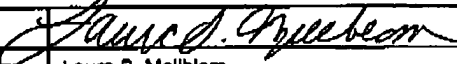
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TRANSMITTAL FORM <small>(to be used for all correspondence after initial filing)</small>	Application Number	09/378,018; Confirmation 8623	
	Filing Date	8/19/1999	
	First Named Inventor	Fred S. Cook	
	Art Unit	3624	
	Examiner Name	Alain L. Bashore	
Total Number of Pages in This Submission	9	Attorney Docket Number	1235

ENCLOSURES (check all that apply)			
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):	Remarks It is believed that no fees are due in this matter. However, if it is determined that fees are due, the Commissioner is authorized to debit Deposit Account No. 210765 for the required fees.
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm	SETTER OLLILA LLC		
Signature			
Printed Name	Kyle J. Way		
Date	1/18/05	Reg. No.	45,649

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Typed or printed name	Laura S. Mellblom	Date	1-18-05

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Practitioner's Docket No. 1235

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Fred S. Cook

Application No.: 09/378,018

Filed: 08/19/1999

Group No.: 3624

Examiner: Alain L. Bashore

For: METHOD AND APPARATUS FOR AUTHORIZING AND BILLING

COMMUNICATIONS SERVICES USING A BANK CARD FINANCIAL NETWORK

Mailstop: Amendment

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

Response To Office Action

Introductory Comments

In response to the Office action dated November 3, 2004, please enter the following amendments and consider the following remarks.